

Massachusetts Division of Insurance  
Quarterly Report of Membership  
in Health Maintenance Organizations  
as of June 30, 2003 <sup>1</sup>

HMO Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Aetna Health Inc.	481	80	624	0	3,757	167	1,386	480	5,252	0	2,057	848	1,569	2,584	19,285
CIGNA HealthCare of Massachusetts, Inc.	440	111	1,198	1	2,759	480	2,876	985	4,647	0	1,516	1,214	1,017	32,628	49,872
ConnectiCare of Massachusetts, Inc.	1	15	1	0	1	120	6,621	1,317	3	0	0	1	1	68	8,149
Coordinated Health Partners, Inc. <sup>2</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fallon Community Health Plan, Inc.	134	29	1,000	8	5,386	1,106	934	259	16,908	2	2,752	906	829	147,310	177,563
Harvard Pilgrim Health Care, Inc. <sup>3</sup>	23,567	988	42,456	3,405	52,304	825	2,936	1,564	153,850	29	81,554	53,723	61,413	39,734	518,348
Harvard Pilgrim Health Care of New England, Inc. <sup>3</sup>	134	0	379	0	1,315	9	25	18	2,013	4	366	375	80	511	5,229
Health New England, Inc.	7	9,692	1	1	2	5,899	32,049	13,890	6	0	1	2	6	273	61,829
HMO Blue <sup>4</sup>	30,043	20,535	60,684	285	103,828	10,703	50,948	18,158	185,937	538	88,569	64,611	52,668	79,243	766,750
Neighborhood Health Plan, Inc.	153	466	6,537	6	22,372	154	3,869	84	17,428	0	9,238	7,230	45,229	6,463	119,229
One Health Plan of Massachusetts, Inc. <sup>5</sup>	10	0	16	0	128	0	5	3	183	0	50	13	35	76	519
Tufts Associated HMO, Inc. <sup>6</sup>	14,051	3,187	33,280	1	73,330	5,396	21,294	9,200	170,825	8	67,979	49,342	47,708	62,622	558,223
UnitedHealthcare of New England, Inc.	941	6	22,075	8	194	3	33	10	453	1	1,222	1,683	137	1,327	28,093
<b>Total HMO Members</b>	<b>69,962</b>	<b>35,109</b>	<b>168,251</b>	<b>3,715</b>	<b>265,376</b>	<b>24,862</b>	<b>122,976</b>	<b>45,968</b>	<b>557,505</b>	<b>582</b>	<b>255,304</b>	<b>179,948</b>	<b>210,692</b>	<b>372,839</b>	<b>2,313,089</b>
<b>2002 Massachusetts Population<sup>7</sup></b>	<b>228,577</b>	<b>133,462</b>	<b>543,434</b>	<b>15,431</b>	<b>735,606</b>	<b>71,721</b>	<b>459,116</b>	<b>153,399</b>	<b>1,474,160</b>	<b>10,416</b>	<b>656,486</b>	<b>485,747</b>	<b>689,925</b>	<b>770,321</b>	<b>6,427,801</b>
<b>Market Penetration Rate<sup>8</sup></b>	<b>30.6%</b>	<b>26.3%</b>	<b>31.0%</b>	<b>24.1%</b>	<b>36.1%</b>	<b>34.7%</b>	<b>26.8%</b>	<b>30.0%</b>	<b>37.8%</b>	<b>5.6%</b>	<b>38.9%</b>	<b>37.0%</b>	<b>30.5%</b>	<b>48.4%</b>	<b>36.0%</b>

<sup>1</sup> Information reported by HMOs as of the end of the second quarter of 2003, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 1.1" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Some reports filed by HMOs prior to the first quarter of 1997 included members for whom the HMO did not bear any financial risk, and those reports would, therefore, not be comparable to the information shown in this table.

<sup>2</sup> Doing business as Blue CHIP/Coordinated Health Partners, Inc. The company has nonrenewed all Massachusetts-based individual and group policies, but continues to have members residing in Massachusetts covered under Rhode Island based groups. The company has signed an agreement with the Division to provide certain Massachusetts mandated benefits to Massachusetts-residing members as a substitute to maintaining an HMO license. The report will cease to reflect company members beginning with the fourth quarter 2003 report.

<sup>3</sup> Certain membership, formerly under the Pilgrim Health Care, Inc. license, was transferred under the Harvard Pilgrim Health Care, Inc. and Harvard Pilgrim Health Care of New England, Inc. licenses effective January 1, 2002. As of January 1, 2002, the report includes for the first time those Massachusetts residents who may be covered through New Hampshire groups under Harvard Pilgrim Health Care of New England, Inc. There were no members reported under the Harvard Pilgrim Health Care of New England, Inc. license, since prior to this date, all coverage was issued through New Hampshire groups.

<sup>4</sup> A line of business of Blue Cross and Blue Shield of Massachusetts, Inc.

<sup>5</sup> One Health Plan of Massachusetts, Inc. notified the Division on September 6, 2002 that it would discontinue marketing all group business on October 7, 2002 and begin non-renewing business as of May 1, 2003.

<sup>6</sup> Doing business as Tufts Associated Health Plan and as Tufts Health Plan.

<sup>7</sup> 2002 Population Source: Table CO-EST2002-02-25 - Massachusetts County Population Estimates and Population Change: July 1, 2001 to July 1, 2002. Source: Population Division, U.S. Census Bureau. Release Date: April 17, 2003

<sup>8</sup> Total HMO members in each county divided by the 2002 population in each county.